

In re **Jonathan M. Banta**  
**Denise Banta**Case No. 12-43168  
(if known)**SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
Homestead 235 Burks Road, Whitewright, TX *value listed is per tax appraisal	Fee Simple	-	\$264,017.00	\$318,523.00

Total: **\$264,017.00**

(Report also on Summary of Schedules)

In re **Jonathan M. Banta**  
**Denise Banta**Case No. 12-43168  
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash on hand	-	\$130.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Landmark Bank Checking account  Chase Bank Checking account - (\$117.99) Savings account - \$0.00	-	\$323.57
3. Security deposits with public utilities, telephone companies, landlords, and others.	X		-	(\$117.99)
4. Household goods and furnishings, including audio, video and computer equipment.		Household goods	-	\$6,500.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books - \$50.00 Pictures - \$100.00	-	\$150.00
6. Wearing apparel.		Clothing	-	\$300.00
7. Furs and jewelry.		Jewelry and watches	-	\$6,000.00
8. Firearms and sports, photographic, and other hobby equipment.		Treadmill - \$200.00 Golf clubs - \$200.00 Cameras - \$50.00	-	\$450.00

In re **Jonathan M. Banta**  
**Denise Banta**Case No. 12-43168  
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 1*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)		529 Account with Fidelity - \$8,828.00 529 Account with Fidelity - \$6,414.00 529 Account with Fidelity - \$6,569.00	-	\$21,811.00
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		IRA with Merrill Lynch	-	\$29,725.95
13. Stock and interests in incorpo- rated and unincorporated businesses. Itemize.		Concero Management Company, LLC (48% interest)  Fun With Cooking, LLC (49.5% interest)	-	\$0.00  \$0.00
14. Interests in partnerships or joint ventures. Itemize.		Concero Partners, Ltd, (48% interest)  FWC Ltd. (49.5% interest)	-	\$0.00  \$0.00
15. Government and corporate bonds and other negotiable and non- negotiable instruments.	X			

In re **Jonathan M. Banta**  
**Denise Banta**Case No. 12-43168  
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 2*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			

In re **Jonathan M. Banta**  
**Denise Banta**Case No. 12-43168  
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 3*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2012 Kia Optima	-	\$23,000.00
		2011 Ford Taurus	-	\$25,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		3 Computers and 2 printers	-	\$500.00
29. Machinery, fixtures, equipment, and supplies used in business.		Yard tools and hand tools	-	\$200.00
30. Inventory.	X			
31. Animals.		3 Dogs	-	\$0.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.		John Deere tractor - \$8,000.00 Polaris Ranger ranch vehicle - \$7,000.00 John Deere riding lawnmower - \$500.00	-	\$15,500.00

In re **Jonathan M. Banta**  
**Denise Banta**Case No. 12-43168  
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 4*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

4

continuation sheets attached

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Total &gt;

\$129,472.53

In re **Jonathan M. Banta**  
**Denise Banta**Case No. 12-43168  
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:  
(Check one box) Check if debtor claims a homestead exemption that exceeds  
\$146,450.\*

11 U.S.C. § 522(b)(2)  
 11 U.S.C. § 522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Homestead 235 Burks Road, Whitewright, TX *value listed is per tax appraisal	11 U.S.C. § 522(d)(1)	\$0.00	\$264,017.00
Cash on hand	11 U.S.C. § 522(d)(5)	\$130.00	\$130.00
Landmark Bank Checking account	11 U.S.C. § 522(d)(5)	\$323.57	\$323.57
Household goods	11 U.S.C. § 522(d)(3)	\$6,500.00	\$6,500.00
Books - \$50.00 Pictures - \$100.00	11 U.S.C. § 522(d)(3)	\$150.00	\$150.00
Clothing	11 U.S.C. § 522(d)(3)	\$300.00	\$300.00
Jewelry and watches	11 U.S.C. § 522(d)(4)	\$2,900.00	\$6,000.00
	11 U.S.C. § 522(d)(5)	\$3,100.00	
Treadmill - \$200.00 Golf clubs - \$200.00 Cameras - \$50.00	11 U.S.C. § 522(d)(3)	\$450.00	\$450.00
529 Account with Fidelity - \$8,828.00 529 Account with Fidelity - \$6,414.00 529 Account with Fidelity - \$6,569.00	11 U.S.C. § 541(b)(6)	\$21,811.00	\$21,811.00
IRA with Merrill Lynch	11 U.S.C. § 522(d)(10)(E)	\$29,725.95	\$29,725.95

\* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

\$65,390.52

\$329,407.52

In re **Jonathan M. Banta**  
**Denise Banta**

Case No. 12-43168  
(If known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

*Continuation Sheet No. 1*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
2012 Kia Optima	11 U.S.C. § 522(d)(2)	\$0.00	\$23,000.00
3 Computers and 2 printers	11 U.S.C. § 522(d)(3)	\$500.00	\$500.00
Yard tools and hand tools	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
3 Dogs	11 U.S.C. § 522(d)(3)	\$0.00	\$0.00
John Deere tractor - \$8,000.00	11 U.S.C. § 522(d)(5)	\$15,500.00	\$15,500.00
Polaris Ranger ranch vehicle - \$7,000.00			
John Deere riding lawnmower - \$500.00			
</td			

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

**No** \_\_\_\_\_ continuation sheets attached

**Subtotal (Total of this Page) >**  
**Total (Use only on last page) >**

(Report also on  
Summary of  
Schedules.) (If applicable,  
report also on  
Statistical  
Summary of  
Certain Liabilities  
and Related  
Data.)

In re **Jonathan M. Banta**  
**Denise Banta**Case No. 12-43168  
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS** Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

 **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 **Deposits by individuals**

Claims of individuals up to \$2,600\* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

 **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

 **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

\* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS** Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCT #: <b>Agape Pool and Spa 105 Brown Street Princeton, TX 75407</b>	-	DATE INCURRED: CONSIDERATION: <b>Debt</b> REMARKS:			\$338.00
ACCT #: <b>Alltex Parker Mechanical Services 2126 Vanco Street Irving, TX 75061</b>	-	DATE INCURRED: CONSIDERATION: <b>Debt</b> REMARKS:			\$335.06
ACCT #: <b>xxxxxxxxxxxx4433</b>	X -	DATE INCURRED: CONSIDERATION: <b>Business Debt</b> REMARKS:			\$14,646.00
ACCT #: <b>AT&amp;T PO Box 650661 Dallas, TX 75265-0661</b>		DATE INCURRED: CONSIDERATION: <b>Debt</b> REMARKS:			\$42.92
ACCT #: <b>xxxx-xxxx-xxxx-8229</b>	-	DATE INCURRED: CONSIDERATION: <b>Debt</b> REMARKS:			\$41,056.00
ACCT #: <b>Bank of America PO Box 982238 El Paso, TX 79998-2238</b>		DATE INCURRED: CONSIDERATION: <b>Debt</b> REMARKS:			\$80.99
			Subtotal >	\$56,498.97	
			Total >		
9	(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)				

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCT #: xxxx-xxxx-xxxx-5376  Bank of America PO Box 982238 El Paso, TX 79998-2238	X -	DATE INCURRED: CONSIDERATION: <b>Business Debt</b> REMARKS:			\$9,200.00
ACCT #:  Baylor Medical Center - Frisco 5601 Warren Pkwy. Frisco, TX 75034	-	DATE INCURRED: CONSIDERATION: <b>Debt</b> REMARKS:			\$4,457.83
ACCT #: xxxx-xxxx-xxxx-7709  Capital One Bank (USA) N.A. PO Box 30285 Salt Lake City, UT 84130-0285	-	DATE INCURRED: CONSIDERATION: <b>Debt</b> REMARKS:			\$2,324.00
ACCT #:  Care Now PO Box 9101 Coppell, TX 75019-9101	-	DATE INCURRED: CONSIDERATION: <b>Debt</b> REMARKS:			\$31.76
ACCT #:  Care Now PO Box 9101 Coppell, TX 75019-9101	-	DATE INCURRED: CONSIDERATION: <b>Debt</b> REMARKS:			\$38.24
ACCT #: xxxx-xxxx-xxxx-4035  Chase Bank PO Box 15298 Wilmington, DE 19850-5298	-	DATE INCURRED: CONSIDERATION: <b>Debt</b> REMARKS:			\$26,363.00
Sheet no. <u>1</u> of <u>9</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >	\$42,414.83	
			Total >	(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCT #: <b>Chase Bank PO Box 15298 Wilmington, DE 19850-5298</b>	X -	DATE INCURRED: CONSIDERATION: <b>Business Debt</b> REMARKS:			\$101,671.92
ACCT #: <b>Chase Bank PO Box 15298 Wilmington, DE 19850-5298</b>	-	DATE INCURRED: CONSIDERATION: <b>Debt</b> REMARKS:			\$117.99
ACCT #: <b>xxxx-xxxx-xxxx-3312</b> <b>Citibank SD, NA PO Box 20363 Kansas City, MO 64195-0363</b>	-	DATE INCURRED: CONSIDERATION: <b>Debt</b> REMARKS:			\$25,859.00
ACCT #: <b>xxxx-xxxx-xxxx-0334</b> <b>Citibank SD, NA PO Box 20507 Kansas City, MO 64195-0507</b>	-	DATE INCURRED: CONSIDERATION: <b>Debt</b> REMARKS:			\$10,519.00
ACCT #: <b>Computer Credit, Inc. PO Box 5238 Winston-Salem, NC 27113-5238</b>	-	DATE INCURRED: CONSIDERATION: <b>Notice Only</b> REMARKS: <b>Collecting for Texas Health Presbyterian Allen</b>			Notice Only
ACCT #: <b>Convergent PO Box 9004 Renton, WA 98057-9004</b>	-	DATE INCURRED: CONSIDERATION: <b>Notice Only</b> REMARKS: <b>Collecting for Bank of America</b>			Notice Only
Sheet no. <u>2</u> of <u>9</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >		\$138,167.91
			Total >		
			(Use only on last page of the completed Schedule F.)		
			(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCT #: <b>Credit Systems International 1277 Country Club Lane Fort Worth, TX 76112</b>	-	DATE INCURRED: CONSIDERATION: <b>Notice Only</b> REMARKS: <b>Collecting for Texas Health Physicians Group</b>			<b>Notice Only</b>
ACCT #: <b>Doyle Carson 777 Walter Reed Blvd., #305 Garland, TX 75042</b>	-	DATE INCURRED: CONSIDERATION: <b>Debt</b> REMARKS:			<b>\$297.60</b>
ACCT #: <b>E-Care Emergency Management 2810 S. Hardin, Ste. 100 McKinney, TX 75070-7531</b>	-	DATE INCURRED: CONSIDERATION: <b>Debt</b> REMARKS:			<b>\$7,961.00</b>
ACCT #: <b>Eldorado Park Shopping Center, LTD 2107 W. Eldorado Pkwy., Ste. 102-J McKinney, TX 75070</b>	X -	DATE INCURRED: CONSIDERATION: <b>Business Debt</b> REMARKS:			<b>\$85,176.00</b>
ACCT #: <b>Family Medicine Assoc. of Texas 4333 N. Josey Lane, #302 Carrollton, TX 75010</b>	-	DATE INCURRED: CONSIDERATION: <b>Debt</b> REMARKS:			<b>\$248.02</b>
ACCT #: <b>Financial Corporation of America 12515 Research Blvd., Bldg. 2, Ste. 100 Austin, TX 78759</b>	-	DATE INCURRED: CONSIDERATION: <b>Notice Only</b> REMARKS: <b>Collecting for Medical Center of McKinney</b>			<b>Notice Only</b>
Sheet no. <u>3</u> of <u>9</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >		<b>\$93,682.62</b>
			Total >		
			(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		

In re **Jonathan M. Banta**  
**Denise Banta**Case No. 12-43168  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCT #: xxxxxxxxxxxx3747 <b>GE Credit/Discount Tire</b> <b>PO Box 981439</b> <b>El Paso, TX 79998-1439</b>	-	DATE INCURRED: CONSIDERATION: <b>Debt</b> REMARKS:			\$962.00
ACCT #: <b>LabCorp</b> <b>PO Box 2240</b> <b>Burlington, NC 27216-2240</b>	-	DATE INCURRED: CONSIDERATION: <b>Debt</b> REMARKS:			\$33.54
ACCT #: <b>LSM Center Partners, LP</b> <b>8235 Douglas Avenue, Ste. 720</b> <b>Dallas, TX 75225</b>	X -	DATE INCURRED: CONSIDERATION: <b>Business Debt</b> REMARKS:			\$17,292.00
ACCT #: <b>Medical Center of McKinney</b> <b>PO Box 639400</b> <b>Irving, TX 75063-9400</b>	-	DATE INCURRED: CONSIDERATION: <b>Debt</b> REMARKS:			\$775.45
ACCT #: <b>Medical Center of McKinney</b> <b>PO Box 639400</b> <b>Irving, TX 75063-9400</b>	-	DATE INCURRED: CONSIDERATION: <b>Debt</b> REMARKS:			\$52.79
ACCT #: <b>Medical Center of McKinney</b> <b>PO Box 639400</b> <b>Irving, TX 75063-9400</b>	-	DATE INCURRED: CONSIDERATION: <b>Debt</b> REMARKS:			\$817.09
Sheet no. <u>4</u> of <u>9</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >	\$19,932.87	
			Total >		
			(Use only on last page of the completed Schedule F.)		
			(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCT #: <b>MinuteClinic Diagnostics of Texas PO Box 8447 Belfast, ME 04915-8447</b>	-	DATE INCURRED: CONSIDERATION: <b>Debt</b> REMARKS:			\$82.36
ACCT #: <b>NCC Business Services 9428 Baymeadows Road, #200 Jacksonville, FL 32256</b>	-	DATE INCURRED: CONSIDERATION: <b>Notice Only</b> REMARKS: <b>Collecting for CitiBank</b>			<b>Notice Only</b>
ACCT #: <b>North Dallas Urology Associates 5300 W. Plano Pkwy., Ste. 200 Plano, TX 75093-4861</b>	-	DATE INCURRED: CONSIDERATION: <b>Debt</b> REMARKS:			\$740.72
ACCT #: <b>Paramount Recovery Systems 111 E. Center Street Lorena, TX 76655</b>	-	DATE INCURRED: CONSIDERATION: <b>Notice Only</b> REMARKS: <b>Collecting for Questcare Medical Services</b>			<b>Notice Only</b>
ACCT #: <b>Pinnacle Anesthesia Consultants PO Box 650426 Dallas, TX 75265-0426</b>	-	DATE INCURRED: CONSIDERATION: <b>Debt</b> REMARKS:			\$120.70
ACCT #: <b>Plano Pediatric Associates 6130 W. Parker Rd., #410 Plano, TX 75093</b>	-	DATE INCURRED: CONSIDERATION: <b>Debt</b> REMARKS:			\$225.45

Sheet no. 5 of 9 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal > \$1,169.23

Total &gt;

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCT #: <b>Plano Pediatric Associates 6130 W. Parker Rd., #410 Plano, TX 75093</b>	-	DATE INCURRED: CONSIDERATION: <b>Debt</b> REMARKS:			\$6.42
ACCT #: <b>ProPath Associates PO Box 678174 Dallas, TX 75267-8174</b>	-	DATE INCURRED: CONSIDERATION: <b>Debt</b> REMARKS:			\$77.95
ACCT #: <b>ProPath Associates PO Box 678174 Dallas, TX 75267-8174</b>	-	DATE INCURRED: CONSIDERATION: <b>Debt</b> REMARKS:			\$11.25
ACCT #: <b>Questcare Medical Services PO Box 201611 Dallas, TX 75320-1611</b>	-	DATE INCURRED: CONSIDERATION: <b>Debt</b> REMARKS:			\$268.97
ACCT #: <b>Sherman Grayson Health Systems 500 N. Highland Avenue Sherman, TX 75092</b>	-	DATE INCURRED: CONSIDERATION: <b>Debt</b> REMARKS:			\$1,000.00
ACCT #: <b>Starplus EMS PO Box 2552 McKinney, TX 75070-2552</b>	-	DATE INCURRED: CONSIDERATION: <b>Debt</b> REMARKS:			\$524.68
Sheet no. <u>6</u> of <u>9</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >	\$1,889.27	
			Total >		
			(Use only on last page of the completed Schedule F.)		
			(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCT #: <b>Texas Child Neurology 1708 Coit Rd., Suite 150 Plano, TX 75075</b>	-	DATE INCURRED: CONSIDERATION: <b>Debt</b> REMARKS:			\$216.86
ACCT #: <b>Texas Health Physicians Group PO Box 975341 Dallas, TX 75397-5341</b>	-	DATE INCURRED: CONSIDERATION: <b>Debt</b> REMARKS:			\$250.06
ACCT #: <b>Texas Health Physicians Group PO Box 975341 Dallas, TX 75397-5341</b>	-	DATE INCURRED: CONSIDERATION: <b>Debt</b> REMARKS:			\$246.43
ACCT #: <b>Texas Health Presbyterian Allen PO Box 910893 Dallas, TX 75391-0893</b>	-	DATE INCURRED: CONSIDERATION: <b>Debt</b> REMARKS:			\$1,917.82
ACCT #: <b>Texas Health Presbyterian Hospital 500 N. Highland Avenue Sherman, TX 75092</b>	-	DATE INCURRED: CONSIDERATION: <b>Debt</b> REMARKS:			Unknown
ACCT #: <b>Texas Medicine Resources PO Box 8549 Fort Worth, TX 76124-0549</b>	-	DATE INCURRED: CONSIDERATION: <b>Debt</b> REMARKS:			\$343.02
Sheet no. <u>7</u> of <u>9</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >		\$2,974.19
			Total >		
			(Use only on last page of the completed Schedule F.)		
			(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCT #: <b>Texas Radiology Associates PO Box 2285 Indianapolis, IN 46206-2285</b>	-	DATE INCURRED: CONSIDERATION: <b>Debt</b> REMARKS:			\$14.05
ACCT #: <b>TL Thompson &amp; Associates PO Box 496149 Garland, TX 75049-6149</b>	-	DATE INCURRED: CONSIDERATION: <b>Notice Only</b> REMARKS: <b>Collecting for Alltex Parker Mechanical Services</b>			<b>Notice Only</b>
ACCT #: <b>United Revenue Corp. 204 Billings Street, Suite 120 Arlington, TX 76010</b>	-	DATE INCURRED: CONSIDERATION: <b>Notice Only</b> REMARKS: <b>Collecting for Texas Medicine Resources</b>			<b>Notice Only</b>
ACCT #: <b>Wellness Concepts, PA 4201 Medical Center Dr., #300 McKinney, TX 75069-1777</b>	-	DATE INCURRED: CONSIDERATION: <b>Debt</b> REMARKS:			\$180.86
ACCT #: <b>Wells Fargo Bank 1000 Louisiana Street, 2nd Floor MAC: T5001-027 Houston, TX 77002</b>	X -	DATE INCURRED: CONSIDERATION: <b>Business Debt</b> REMARKS:			\$246,348.65
ACCT #: <b>Wells Fargo Bank 1000 Louisiana Street, 2nd Floor MAC: T5001-027 Houston, TX 77002</b>	X -	DATE INCURRED: CONSIDERATION: <b>Business Debt</b> REMARKS:			\$123,892.33
Sheet no. <u>8</u> of <u>9</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >	\$370,435.89	
			Total >	(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCT #: <b>xxxxx8286</b>		DATE INCURRED: CONSIDERATION: <b>Debt</b> REMARKS:			\$277.00
WFNNB/New York & Company PO Box 182685 Columbus, OH 43218-2685	-				
ACCT #: <b>Young Chef's International, LP</b> 100 North 6th Street Waco, TX 76701	X -	DATE INCURRED: CONSIDERATION: <b>Business Debt</b> REMARKS:			\$109,350.00
ACCT #: <b>Zwicker &amp; Associates, P.C.</b> Attn: Joseph M. O'Bell 321 N. Main Street Taylor, TX 76574	-	DATE INCURRED: CONSIDERATION: <b>Notice Only</b> REMARKS: <b>Collecting for American Express</b>			Notice Only
Sheet no. <u>9</u> of <u>9</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >		\$109,627.00
			Total >		\$836,792.78
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)					

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
<b>Young Chef's International, LP</b> 100 North 6th Street Waco, TX 76701	Franchise agreement Contract to be REJECTED

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Amy DeCarlo</b>	<b>Eldorado Park Shopping Center, LTD</b> 2107 W. Eldorado Pkwy., Ste. 102-J McKinney, TX 75070
<b>Amy DeCarlo</b>	<b>LSM Center Partners, LP</b> 8235 Douglas Avenue, Ste. 720 Dallas, TX 75225
<b>Amy DeCarlo</b>	<b>Wells Fargo Bank</b> 1000 Louisiana Street, 2nd Floor MAC: T5001-027 Houston, TX 77002
<b>Amy DeCarlo</b>	<b>Young Chef's International, LP</b> 100 North 6th Street Waco, TX 76701
<b>Concero Partners, Ltd.</b>	<b>Wells Fargo Bank</b> 1000 Louisiana Street, 2nd Floor MAC: T5001-027 Houston, TX 77002
<b>Concero Partners, Ltd.</b>	<b>Chase Bank</b> PO Box 15298 Wilmington, DE 19850-5298
<b>Concero Partners, Ltd.</b>	<b>American Express</b> PO Box 981540 El Paso, TX 79998-1540

In re **Jonathan M. Banta**  
**Denise Banta**Case No. 12-43168  
(if known)**SCHEDULE H - CODEBTORS***Continuation Sheet No. 1*

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>FWC Ltd.</b>	<b>LSM Center Partners, LP</b> 8235 Douglas Avenue, Ste. 720 Dallas, TX 75225
<b>FWC Ltd.</b>	<b>Eldorado Park Shopping Center, LTD</b> 2107 W. Eldorado Pkwy., Ste. 102-J McKinney, TX 75070
<b>FWC Ltd.</b>	<b>Young Chef's International, LP</b> 100 North 6th Street Waco, TX 76701
<b>FWC Ltd.</b>	<b>Wells Fargo Bank</b> 1000 Louisiana Street, 2nd Floor MAC: T5001-027 Houston, TX 77002
<b>FWC Ltd.</b>	<b>Bank of America</b> PO Box 982238 El Paso, TX 79998-2238
<b>Joseph DeCarlo</b>	<b>Wells Fargo Bank</b> 1000 Louisiana Street, 2nd Floor MAC: T5001-027 Houston, TX 77002

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	Dependents of Debtor and Spouse			
	Relationship(s): Son	Age(s): 19	Relationship(s):	Age(s):
<b>Married</b>	Daughter	15		
	Daughter	10		
<b>Employment:</b>	<b>Debtor</b>		<b>Spouse</b>	
Occupation	Computer Consultant		Partner	
Name of Employer	Concero Partners, Ltd.		FWC, Ltd.	
How Long Employed	9 Years		6 Years	
Address of Employer	5700 Granite Parkway, Ste. 200 Plano, TX 75024		235 Burks Road Whitewright, TX 75491	

INCOME: (Estimate of average or projected monthly income at time case filed)

	<u>DEBTOR</u>	<u>SPOUSE</u>
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$0.00	\$0.00
2. Estimate monthly overtime	\$0.00	\$0.00
3. SUBTOTAL	<b>\$0.00</b>	<b>\$0.00</b>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	\$0.00	\$0.00
b. Social Security Tax	\$0.00	\$0.00
c. Medicare	\$0.00	\$0.00
d. Insurance	\$0.00	\$0.00
e. Union dues	\$0.00	\$0.00
f. Retirement	\$0.00	\$0.00
g. Other (Specify) _____	\$0.00	\$0.00
h. Other (Specify) _____	\$0.00	\$0.00
i. Other (Specify) _____	\$0.00	\$0.00
j. Other (Specify) _____	\$0.00	\$0.00
k. Other (Specify) _____	\$0.00	\$0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	<b>\$0.00</b>	<b>\$0.00</b>
6. TOTAL NET MONTHLY TAKE HOME PAY	<b>\$0.00</b>	<b>\$0.00</b>
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	\$4,566.67	\$0.00
8. Income from real property	\$0.00	\$0.00
9. Interest and dividends	\$0.00	\$0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00	\$0.00
11. Social security or government assistance (Specify): _____	\$0.00	\$0.00
12. Pension or retirement income _____	\$0.00	\$0.00
13. Other monthly income (Specify):		
a. Family assistance _____	\$100.00	\$0.00
b. _____	\$0.00	\$0.00
c. _____	\$0.00	\$0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	<b>\$4,666.67</b>	<b>\$0.00</b>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	<b>\$4,666.67</b>	<b>\$0.00</b>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	<b>\$4,666.67</b>	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:  
**Debtors income fluctuates greatly. Both Debtors are only paid when their businesses make a profit. Wife's business had no profits and she hasn't been paid this year. Husband has only been paid 7 times this year.**

IN RE: Jonathan M. Banta  
Denise BantaCase No. 12-43168

(if known)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$1,983.09
a. Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
b. Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
2. Utilities: a. Electricity and heating fuel	\$350.00
b. Water and sewer	\$30.00
c. Telephone	\$301.00
d. Other: Satellite	\$110.00
3. Home maintenance (repairs and upkeep)	\$100.00
4. Food	\$700.00
5. Clothing	\$75.00
6. Laundry and dry cleaning	\$25.00
7. Medical and dental expenses	\$400.00
8. Transportation (not including car payments)	\$600.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	
10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	
b. Life	
c. Health	\$587.00
d. Auto	\$150.00
e. Other:	
12. Taxes (not deducted from wages or included in home mortgage payments)	
Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto: 2012 Kia Optima	\$451.00
b. Other:	
c. Other:	
d. Other:	
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home:	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$685.00
17.a. Other: See attached personal expenses	\$720.00
17.b. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	<b>\$7,267.09</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <b>None.</b>	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$4,666.67
b. Average monthly expenses from Line 18 above	\$7,267.09
c. Monthly net income (a. minus b.)	(\$2,600.42)

**UNITED STATES BANKRUPTCY COURT**  
**EASTERN DISTRICT OF TEXAS**  
**SHERMAN DIVISION**

IN RE: **Jonathan M. Banta**  
**Denise Banta**

CASE NO **12-43168**CHAPTER **7**

**EXHIBIT TO SCHEDULE J**

**Itemized Business Expenses**  
**Consulting for Concero Partners, Ltd.**

<b>Expense</b>	<b>Category</b>	<b>Amount</b>
Estimated Taxes on draws		\$685.00
	<b>Total &gt;</b>	<b>\$685.00</b>

**UNITED STATES BANKRUPTCY COURT**  
**EASTERN DISTRICT OF TEXAS**  
**SHERMAN DIVISION**

IN RE: **Jonathan M. Banta**  
**Denise Banta**

CASE NO **12-43168**CHAPTER **7**

**EXHIBIT TO SCHEDULE J**

*Continuation Sheet No. 1*

**Itemized Personal Expenses**

<b>Expense</b>	<b>Amount</b>
Internet	\$75.00
Pet food and veterinary	\$60.00
Security system	\$25.00
Children's activities	\$400.00
School lunches	\$160.00
<b>Total &gt;</b>	<b>\$720.00</b>

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS  
SHERMAN DIVISION**

In re **Jonathan M. Banta**  
Denise Banta

Case No. **12-43168**Chapter **7**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	<b>\$264,017.00</b>		
B - Personal Property	Yes	5	<b>\$129,472.53</b>		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		<b>\$379,535.00</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		<b>\$0.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	10		<b>\$836,792.78</b>	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	2			
I - Current Income of Individual Debtor(s)	Yes	1			<b>\$4,666.67</b>
J - Current Expenditures of Individual Debtor(s)	Yes	3			<b>\$7,267.09</b>
TOTAL		<b>27</b>	<b>\$393,489.53</b>	<b>\$1,216,327.78</b>	

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS  
SHERMAN DIVISION**

In re **Jonathan M. Banta**  
Denise Banta

Case No. **12-43168**Chapter **7**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

<b>Type of Liability</b>	<b>Amount</b>
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
<b>TOTAL</b>	

**State the following:**

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

**UNITED STATES BANKRUPTCY COURT**  
**EASTERN DISTRICT OF TEXAS**  
**SHERMAN DIVISION**

In re: **Jonathan M. Banta**  
**Denise Banta**

Case No. 12-43168

(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

**1. Income from employment or operation of business**

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<b>AMOUNT</b>	<b>SOURCE</b>
<b>\$0.00</b>	<b>2010 Wages</b> (from tax return)
<b>\$584.00</b>	<b>2011 Wages</b> (from tax return)
<b>\$0.00</b>	<b>2012 Wages</b> (approximate; year-to-date)

**2. Income other than from employment or operation of business**

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<b>AMOUNT</b>	<b>SOURCE</b>
<b>\$335.00</b>	<b>2010 Interest income</b>
<b>\$115,372.00</b>	<b>2010 K-1 income</b> (from tax return)
<b>\$43.00</b>	<b>2011 Interest income</b>
<b>\$26,808.00</b>	<b>2011 K-1 income</b> (from tax return)
<b>\$0.00</b>	<b>2012 K-1 income (FWC, Ltd.)</b>
<b>\$52,200.00</b>	<b>2012 K-1 income (Concero)</b>
<b>\$546.00</b>	<b>2012 Insurance refund check</b> (approximates; year-to-date)

**3. Payments to creditors**

*Complete a. or b., as appropriate, and c.*

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**UNITED STATES BANKRUPTCY COURT**  
**EASTERN DISTRICT OF TEXAS**  
**SHERMAN DIVISION**

In re: **Jonathan M. Banta**  
**Denise Banta**

Case No. 12-43168

(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 1*

None  b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None  c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**4. Suits and administrative proceedings, executions, garnishments and attachments**

None  a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Case No. 2012-1-119CV American Express Bank, FSB v. Jonathan Banta	Civil	County Court at Law No. 1, Grayson County, TX	Pending

None  b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**5. Repossessions, foreclosures and returns**

None  List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**6. Assignments and receiverships**

None  a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**UNITED STATES BANKRUPTCY COURT**  
**EASTERN DISTRICT OF TEXAS**  
**SHERMAN DIVISION**

In re: **Jonathan M. Banta**  
**Denise Banta**

Case No. 12-43168

(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 2*

**7. Gifts**

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
Fellowship Church	Debtors church	Monthly during 2011	\$200.00

**8. Losses**

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**9. Payments related to debt counseling or bankruptcy**

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Quilling, Selander, Lownds, Winslett & Moser, P.C.	07/2012	\$3,306.00 (includes \$306.00 filing fee)
Cricket Debt Counseling	10/2012	\$36.00

**10. Other transfers**

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Dan Kaufman	02/2012	Sold 83 Stone Hinge Drive, Fairview, TX \$134,337.56
Third-Party	02/2012	Sold 2008 Volkswagen Jetta \$8,000.00
Carmax	07/2011	Sold 2007 BMW 750 Sale paid off the note; there was no profit
Timothy Miller	07/2011	Sold his 50% interest in 4 Cleveland Browns season tickets \$4,650.00

**UNITED STATES BANKRUPTCY COURT**  
**EASTERN DISTRICT OF TEXAS**  
**SHERMAN DIVISION**

In re: **Jonathan M. Banta**  
**Denise Banta**

Case No. 12-43168

(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

Continuation Sheet No. 3

Huffines Kia McKinney

12/2011

**Traded in 2007 Ford Expedition for  
2012 Kia Optima; received \$1,000.00  
towards trade in**

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.



**11. Closed financial accounts**

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**TYPE OF ACCOUNT, LAST FOUR**

**DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE**

**AMOUNT AND DATE OF SALE OR CLOSING**

NAME AND ADDRESS OF INSTITUTION

Chase Bank  
Chase Bank

Checking account  
Savings account

02/2012  
02/2012

Edward Jones

Investment account

10/2012

**12. Safe deposit boxes**

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**13. Setoffs**

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**14. Property held for another person**

None

List all property owned by another person that the debtor holds or controls.

**15. Prior address of debtor**

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
83 Stone Hinge Drive, Fairview, TX	Jonathan Banta Denise Banta	01/2006 - 02/2012
235 Burks Road, Whitewright, TX	Jonathan Banta Denise Banta	02/2012 - Present

**UNITED STATES BANKRUPTCY COURT**  
**EASTERN DISTRICT OF TEXAS**  
**SHERMAN DIVISION**

In re: **Jonathan M. Banta**  
**Denise Banta**

Case No. 12-43168

(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 4*

**16. Spouses and Former Spouses**

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

**17. Environmental Information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or  potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.  Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is  or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

**18. Nature, location and name of business**

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

**NAME, ADDRESS, AND LAST FOUR DIGITS OF**

**SOCIAL-SECURITY OR OTHER INDIVIDUAL**

**TAXPAYER-I.D. NO. (ITIN) / COMPLETE EIN**

**Concero Partners, Ltd.**  
**Tax Id No. 16-1653755**

**NATURE OF BUSINESS**

**Consulting firm**

**BEGINNING AND ENDING**

**DATES**

**01/2003 - Present**

**UNITED STATES BANKRUPTCY COURT**  
**EASTERN DISTRICT OF TEXAS**  
**SHERMAN DIVISION**

In re: **Jonathan M. Banta**  
**Denise Banta**

Case No. 12-43168

(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

Continuation Sheet No. 5

<b>Concero Management Company, LLC</b> Tax Id No. 20-1650201	<b>GP of Concero Partners, Ltd.</b>	<b>01/2003 - Present</b>
<b>FWC, Ltd.</b> Tax Id No. 20-5932329	<b>Childrens cooking classes</b>	<b>2006 - Present</b>
<b>Fun with Cooking, LLC</b> Tax Id No. 20-5912229	<b>GP of FWC, Ltd.</b>	<b>2006 - Present</b>

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

**19. Books, records and financial statements**

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
<b>The MB Group, LLC</b> 5072 W. Plano Parkway, Ste. 150 Plano, TX 75093	<b>2007 - Present</b>

None

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

**20. Inventories**

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

**21. Current Partners, Officers, Directors and Shareholders**

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

**UNITED STATES BANKRUPTCY COURT**  
**EASTERN DISTRICT OF TEXAS**  
**SHERMAN DIVISION**

In re: **Jonathan M. Banta**  
**Denise Banta**

Case No. 12-43168

(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 6*

None  b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

**22. Former partners, officers, directors and shareholders**

None  a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

None  b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

**23. Withdrawals from a partnership or distributions by a corporation**

None  If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

**24. Tax Consolidation Group**

None  If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

**25. Pension Funds**

None  If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 12/3/2012

Signature /s/ Jonathan M. Banta  
of Debtor Jonathan M. Banta

Date 12/3/2012

Signature /s/ Denise Banta  
of Joint Debtor Denise Banta  
(if any)

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both.  
18 U.S.C. §§ 152 and 3571*

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS  
SHERMAN DIVISION

IN RE: **Jonathan M. Banta**  
**Denise Banta**

CASE NO **12-43168**

CHAPTER **7**

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

PART A -- Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
<b>Creditor's Name:</b> Flagstar Bank 5151 Corporate Drive Troy, MI 48098 xxxxxxxx3656	<b>Describe Property Securing Debt:</b> 235 Burks Road, Whitewright, TX

Property will be (check one):

Surrendered  Retained

If retaining the property, I intend to (check at least one):

Redeem the property  
 Reaffirm the debt  
 Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):

Property is (check one):

Claimed as exempt  Not claimed as exempt

Property No. 2	
<b>Creditor's Name:</b> Ford Motor Credit PO Box 6275 Deerborn, MI 48121-6275 xxxx0107	<b>Describe Property Securing Debt:</b> 2011 Ford Taurus

Property will be (check one):

Surrendered  Retained

If retaining the property, I intend to (check at least one):

Redeem the property  
 Reaffirm the debt  
 Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):

Property is (check one):

Claimed as exempt  Not claimed as exempt

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS  
SHERMAN DIVISION

IN RE: **Jonathan M. Banta**  
**Denise Banta**

CASE NO 12-43168

CHAPTER 7

## CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

*Continuation Sheet No. 1*

Property No. 3	
<b>Creditor's Name:</b> KIA Motors Finance Co. 10550 Talbert Avenue Fountain Valley, CA 92708 xxxxxxxxxxxx3301	<b>Describe Property Securing Debt:</b> 2012 Kia Optima
<b>Property will be (check one):</b>	
<input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
<b>If retaining the property, I intend to (check at least one):</b>	
<input type="checkbox"/> Redeem the property	
<input checked="" type="checkbox"/> Reaffirm the debt	
<input type="checkbox"/> Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):	
</	

PART B -- Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
<b>Lessor's Name:</b> Young Chef's International, LP 100 North 6th Street Waco, TX 76701	<b>Describe Leased Property:</b> Franchise agreement	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date 12/3/2012

Signature /s/ Jonathan M. Banta  
Jonathan M. Banta

Date 12/3/2012

Signature /s/ Denise Banta  
Denise Banta

Document Page 39 of 47  
**UNITED STATES BANKRUPTCY COURT**  
**EASTERN DISTRICT OF TEXAS**  
**SHERMAN DIVISION**

IN RE: **Jonathan M. Banta**  
**Denise Banta**

CASE NO 12-43168

CHAPTER 7

### **DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept:	<u><b>\$3,306.00</b></u>
Prior to the filing of this statement I have received:	<u><b>\$3,306.00</b></u>
Balance Due:	<u><b>\$0.00</b></u>

2. The source of the compensation paid to me was:

Debtor  Other (specify)

3. The source of compensation to be paid to me is:

Debtor  Other (specify)

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

#### **CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

12/3/2012

Date

/s/ Christopher J. Moser

Christopher J. Moser  
 Quilling, Selander, Lownds, Winslett & Moser, P.C.  
 2001 Bryan Street, Suite 1800  
 Dallas, TX 75201  
 Phone: (214) 871-2100 / Fax: (214) 871-2111

/s/ Jonathan M. Banta

**Jonathan M. Banta**

/s/ Denise Banta

**Denise Banta**

**B 22A (Official Form 22A) (Chapter 7) (12/10)**In re: Jonathan M. Banta  
Denise Banta

Case Number: 12-43168

According to the information required to be entered on this statement  
(check one box as directed in Part I, III, or VI of this statement):

The presumption arises.  
 The presumption does not arise.  
 The presumption is temporarily inapplicable.

**CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION**

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

**Part I. MILITARY AND NON-CONSUMER DEBTORS**

	<p><b>Disabled Veterans.</b> If you are a disabled veteran described in the Declaration in this Part 1A, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><b>1A</b> <input type="checkbox"/> <b>Declaration of Disabled Veteran.</b> By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).</p>
<b>1B</b>	<p><b>Non-consumer Debtors.</b> If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input checked="" type="checkbox"/> <b>Declaration of non-consumer debts.</b> By checking this box, I declare that my debts are not primarily consumer debts.</p>
<b>1C</b>	<p><b>Reservists and National Guard Members; active duty or homeland defense activity.</b> Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. <b>During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.</b></p> <p><b>□ Declaration of Reservists and National Guard Members.</b> By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard</p> <p>a. <input type="checkbox"/> I was called to active duty after September 11, 2001, for a period of at least 90 days and  <input type="checkbox"/> I remain on active duty /or/  <input type="checkbox"/> I was released from active duty on _____, which is less than 540 days before this bankruptcy case was filed;  <b>OR</b>  b. <input type="checkbox"/> I am performing homeland defense activity for a period of at least 90 days /or/  <input type="checkbox"/> I performed homeland defense activity for a period of at least 90 days, terminating on _____, which is less than 540 days before this bankruptcy case was filed.</p>

**Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION**

2	<p><b>Marital/filing status.</b> Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input type="checkbox"/> Unmarried. <b>Complete only Column A ("Debtor's Income") for Lines 3-11.</b></p> <p>b. <input type="checkbox"/> Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." <b>Complete only Column A ("Debtor's Income") for Lines 3-11.</b></p> <p>c. <input type="checkbox"/> Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. <b>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</b></p> <p>d. <input type="checkbox"/> Married, filing jointly. <b>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</b></p>											
3	<p>All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.</p>											
4	<p><b>Income from the operation of a business, profession, or farm.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. <b>Do not include any part of the business expenses entered on Line b as a deduction in Part V.</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">a.</td> <td style="width: 45%;">Gross receipts</td> <td style="width: 45%;"></td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary business expenses</td> <td></td> </tr> <tr> <td>c.</td> <td>Business income</td> <td style="text-align: right;">Subtract Line b from Line a</td> </tr> </table>			a.	Gross receipts		b.	Ordinary and necessary business expenses		c.	Business income	Subtract Line b from Line a
a.	Gross receipts											
b.	Ordinary and necessary business expenses											
c.	Business income	Subtract Line b from Line a										
5	<p><b>Rent and other real property income.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. <b>Do not include any part of the operating expenses entered on Line b as a deduction in Part V.</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">a.</td> <td style="width: 45%;">Gross receipts</td> <td style="width: 45%;"></td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary operating expenses</td> <td></td> </tr> <tr> <td>c.</td> <td>Rent and other real property income</td> <td style="text-align: right;">Subtract Line b from Line a</td> </tr> </table>			a.	Gross receipts		b.	Ordinary and necessary operating expenses		c.	Rent and other real property income	Subtract Line b from Line a
a.	Gross receipts											
b.	Ordinary and necessary operating expenses											
c.	Rent and other real property income	Subtract Line b from Line a										
6	<p><b>Interest, dividends, and royalties.</b></p>											
7	<p><b>Pension and retirement income.</b></p>											
8	<p><b>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose.</b> Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.</p>											
9	<p><b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 45%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 25%;">Debtor</td> <td style="width: 25%;">Spouse</td> </tr> </table>			Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor	Spouse						
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor	Spouse										

## B 22A (Official Form 22A) (Chapter 7) (12/10)

10	<b>Income from all other sources.</b> Specify source and amount. If necessary, list additional sources on a separate page. <b>Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance.</b> Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.			
	a.			
	b.			
Total and enter on Line 10				
11	<b>Subtotal of Current Monthly Income for § 707(b)(7).</b> Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).			
12	<b>Total Current Monthly Income for § 707(b)(7).</b> If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.			

**Part III. APPLICATION OF § 707(b)(7) EXCLUSION**

13	<b>Annualized Current Monthly Income for § 707(b)(7).</b> Multiply the amount from Line 12 by the number 12 and enter the result.		
14	<b>Applicable median family income.</b> Enter the median family income for the applicable state and household size. (This information is available by family size at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)		
	a. Enter debtor's state of residence:	b. Enter debtor's household size:	
15	<b>Application of Section 707(b)(7).</b> Check the applicable box and proceed as directed.		
	<input type="checkbox"/> <b>The amount on Line 13 is less than or equal to the amount on Line 14.</b> Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII.		
	<input type="checkbox"/> <b>The amount on Line 13 is more than the amount on Line 14.</b> Complete the remaining parts of this statement.		

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

**Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)**

16	<b>Enter the amount from Line 12.</b>		
17	<b>Marital adjustment.</b> If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.		
	a.		
	b.		
	c.		
Total and enter on line 17.			
18	<b>Current monthly income for § 707(b)(2).</b> Subtract Line 17 from Line 16 and enter the result.		

**Part V. CALCULATION OF DEDUCTIONS FROM INCOME****Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)**

19A	<b>National Standards: food, clothing and other items.</b> Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.	
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## B 22A (Official Form 22A) (Chapter 7) (12/10)

19B	<p><b>National Standards: health care.</b> Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.</p> <table border="1" data-bbox="208 466 780 650"> <tr> <th colspan="2">Persons under 65 years of age</th> </tr> <tr> <td>a1.</td> <td>Allowance per person</td> </tr> <tr> <td>b1.</td> <td>Number of persons</td> </tr> <tr> <td>c1.</td> <td>Subtotal</td> </tr> </table> <table border="1" data-bbox="796 466 1367 650"> <tr> <th colspan="2">Persons 65 years of age or older</th> </tr> <tr> <td>a2.</td> <td>Allowance per person</td> </tr> <tr> <td>b2.</td> <td>Number of persons</td> </tr> <tr> <td>c2.</td> <td>Subtotal</td> </tr> </table>			Persons under 65 years of age		a1.	Allowance per person	b1.	Number of persons	c1.	Subtotal	Persons 65 years of age or older		a2.	Allowance per person	b2.	Number of persons	c2.	Subtotal	
Persons under 65 years of age																				
a1.	Allowance per person																			
b1.	Number of persons																			
c1.	Subtotal																			
Persons 65 years of age or older																				
a2.	Allowance per person																			
b2.	Number of persons																			
c2.	Subtotal																			
20A	<p><b>Local Standards: housing and utilities; non-mortgage expenses.</b> Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.</p>																			
20B	<p><b>Local Standards: housing and utilities; mortgage/rent expense.</b> Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. DO NOT ENTER AN AMOUNT LESS THAN ZERO.</p> <table border="1" data-bbox="208 1058 1367 1205"> <tr> <td>a.</td> <td>IRS Housing and Utilities Standards; mortgage/rental expense</td> <td></td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42</td> <td></td> </tr> <tr> <td>c.</td> <td>Net mortgage/rental expense</td> <td>Subtract Line b from Line a.</td> </tr> </table>			a.	IRS Housing and Utilities Standards; mortgage/rental expense		b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42		c.	Net mortgage/rental expense	Subtract Line b from Line a.								
a.	IRS Housing and Utilities Standards; mortgage/rental expense																			
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42																			
c.	Net mortgage/rental expense	Subtract Line b from Line a.																		
21	<p><b>Local Standards: housing and utilities; adjustment.</b> If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p>																			
22A	<p><b>Local Standards: transportation; vehicle operation/public transportation expense.</b> You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. <input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</p>																			

## B 22A (Official Form 22A) (Chapter 7) (12/10)

22B	<b>Local Standards: transportation; additional public transportation expense.</b> If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)		
23	<b>Local Standards: transportation ownership/lease expense; Vehicle 1.</b> Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. DO NOT ENTER AN AMOUNT LESS THAN ZERO.		
	a.	IRS Transportation Standards, Ownership Costs	
	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	
	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.
24	<b>Local Standards: transportation ownership/lease expense; Vehicle 2.</b> Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. DO NOT ENTER AN AMOUNT LESS THAN ZERO.		
	a.	IRS Transportation Standards, Ownership Costs	
	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	
	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.
25	<b>Other Necessary Expenses: taxes.</b> Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self-employment taxes, social-security taxes, and Medicare taxes. DO NOT INCLUDE REAL ESTATE OR SALES TAXES.		
26	<b>Other Necessary Expenses: involuntary deductions for employment.</b> Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. DO NOT INCLUDE DISCRETIONARY AMOUNTS, SUCH AS VOLUNTARY 401(K) CONTRIBUTIONS.		
27	<b>Other Necessary Expenses: life insurance.</b> Enter total average monthly premiums that you actually pay for term life insurance for yourself. DO NOT INCLUDE PREMIUMS FOR INSURANCE ON YOUR DEPENDENTS, FOR WHOLE LIFE OR FOR ANY OTHER FORM OF INSURANCE.		
28	<b>Other Necessary Expenses: court-ordered payments.</b> Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. DO NOT INCLUDE PAYMENTS ON PAST DUE OBLIGATIONS INCLUDED IN LINE 44.		
29	<b>Other Necessary Expenses: education for employment or for a physically or mentally challenged child.</b> Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.		
30	<b>Other Necessary Expenses: childcare.</b> Enter the total average monthly amount that you actually expend on childcare--such as baby-sitting, day care, nursery and preschool. DO NOT INCLUDE OTHER EDUCATIONAL PAYMENTS.		
31	<b>Other Necessary Expenses: health care.</b> Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. DO NOT INCLUDE PAYMENTS FOR HEALTH INSURANCE OR HEALTH SAVINGS ACCOUNTS LISTED IN LINE 34.		

## B 22A (Official Form 22A) (Chapter 7) (12/10)

32	<b>Other Necessary Expenses: telecommunication services.</b> Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service--such as pagers, call waiting, caller id, special long distance, or internet service--to the extent necessary for your health and welfare or that of your dependents. DO NOT INCLUDE ANY AMOUNT PREVIOUSLY DEDUCTED.	
33	<b>Total Expenses Allowed under IRS Standards.</b> Enter the total of Lines 19 through 32.	
<b>Subpart B: Additional Living Expense Deductions</b> <b>Note: Do not include any expenses that you have listed in Lines 19-32</b>		
34	<b>Health Insurance, Disability Insurance, and Health Savings Account Expenses.</b> List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.	
	a. Health Insurance	
	b. Disability Insurance	
	c. Health Savings Account	
Total and enter on Line 34		
IF YOU DO NOT ACTUALLY EXPEND THIS TOTAL AMOUNT, state your actual total average monthly expenditures in the space below:  _____		
35	<b>Continued contributions to the care of household or family members.</b> Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.	
36	<b>Protection against family violence.</b> Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	
37	<b>Home energy costs.</b> Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.	
38	<b>Education expenses for dependent children less than 18.</b> Enter the total average monthly expenses that you actually incur, not to exceed \$147.92* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST EXPLAIN WHY THE AMOUNT CLAIMED IS REASONABLE AND NECESSARY AND NOT ALREADY ACCOUNTED FOR IN THE IRS STANDARDS.	
39	<b>Additional food and clothing expense.</b> Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.	
40	<b>Continued charitable contributions.</b> Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).	
41	<b>Total Additional Expense Deductions under § 707(b).</b> Enter the total of Lines 34 through 40.	

\* Amount(s) are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**Subpart C: Deductions for Debt Payment**

**Future payments on secured claims.** For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.

42	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?
a.				<input type="checkbox"/> yes <input type="checkbox"/> no
b.				<input type="checkbox"/> yes <input type="checkbox"/> no
c.				<input type="checkbox"/> yes <input type="checkbox"/> no
			Total: Add Lines a, b and c.	

**Other payments on secured claims.** If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.

43	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount
a.			
b.			
c.			
	Total: Add Lines a, b and c		

**Payments on prepetition priority claims.** Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. DO NOT INCLUDE CURRENT OBLIGATIONS, SUCH AS THOSE SET OUT IN LINE 28.

**Chapter 13 administrative expenses.** If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.

a.	Projected average monthly chapter 13 plan payment.	
b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	%
c.	Average monthly administrative expense of chapter 13 case	Total: Multiply Lines a and b

**46 Total Deductions for Debt Payment.** Enter the total of Lines 42 through 45.

**Subpart D: Total Deductions from Income**

**47 Total of all deductions allowed under § 707(b)(2).** Enter the total of Lines 33, 41, and 46.

**Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION**

48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.	
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.	

## B 22A (Official Form 22A) (Chapter 7) (12/10)

	<b>Initial presumption determination.</b> Check the applicable box and proceed as directed.
52	<input type="checkbox"/> <b>The amount on Line 51 is less than \$7,025*.</b> Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.
	<input type="checkbox"/> <b>The amount set forth on Line 51 is more than \$11,725*.</b> Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.
	<input type="checkbox"/> <b>The amount on Line 51 is at least \$7,025*, but not more than \$11,725*.</b> Complete the remainder of Part VI (Lines 53 through 55).
53	<b>Enter the amount of your total non-priority unsecured debt</b>
54	<b>Threshold debt payment amount.</b> Multiply the amount in Line 53 by the number 0.25 and enter the result.
	<b>Secondary presumption determination.</b> Check the applicable box and proceed as directed.
55	<input type="checkbox"/> <b>The amount on Line 51 is less than the amount on Line 54.</b> Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.
	<input type="checkbox"/> <b>The amount on Line 51 is equal to or greater than the amount on Line 54.</b> Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.

**Part VII: ADDITIONAL EXPENSE CLAIMS**

	<b>Other Expenses.</b> List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.															
56	<table border="1"> <thead> <tr> <th></th> <th>Expense Description</th> <th>Monthly Amount</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td></td> </tr> <tr> <td>b.</td> <td></td> <td></td> </tr> <tr> <td>c.</td> <td></td> <td></td> </tr> <tr> <td></td> <td>Total: Add Lines a, b, and c</td> <td></td> </tr> </tbody> </table>		Expense Description	Monthly Amount	a.			b.			c.				Total: Add Lines a, b, and c	
	Expense Description	Monthly Amount														
a.																
b.																
c.																
	Total: Add Lines a, b, and c															

**Part VIII: VERIFICATION**

	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i>	
57	Date: <u>12/3/2012</u>	Signature: <u>/s/ Jonathan M. Banta</u> Jonathan M. Banta
	Date: <u>12/3/2012</u>	Signature: <u>/s/ Denise Banta</u> Denise Banta

\* Amount(s) are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.